When Ready to Place a Want Ad Call Randolph 1

REAL ESTATE FOR SALE

HOME BARGAINS.

art the New Year ght by owning your wn home. Investigate ese offers:

Beautiful new 8-room Barton Heights home; Maundry equipment; papered throughout; \$\$,750; terms.

Another 8-room North Side home; heat and other conveniences. For New Year's sale,

ee A. Dettelbach, Jr., with Morton G. Thalhimer.

POLLARD & BAUBY, INC.
READ AUCTION AD.
OP
OP
REE FARMS AT INOSWELL, VA.,
JANUARY 3, 1923.

HOME SITES.

Builders, attention!-71 feet land, near Byrd Park; ideal omes location. For nformation, see

. Dettelbach, Jr., with Morton G. Thalbimer.

L E. & J. S. HARVIE Saburban for Sale ARM OWNERS: ATTENTION

make a specialty of the subdivi tie of large farms. If you have you would like to sel, come in with us about our plans of

L E. & J. S. HARVIE, 313 Mutual Building.

REE FARMS AT DOSWELL, VA., JANUARY 1, 1122. Real Estate for Exchange

New six-room bungalow, on Ful-ton Hill; 58-foot lot. Will trade for farm or suburban acreage.

L TRADE \$250 equity in lot West , price of lot \$500, for good used Ford or Chevrolet preferred. Ran-h 4295-J.

Wanted-lieur court L ESTATE—List your property with for sale or for rent. Morton G. alhimer, Second Floor, First National nk Building. Randolph 54 and 55. ESIATE—List your property with for sale or for rest. We can serve. Schmidt, Wilson & Richardson, 25 North Eighth Street. RESULTS, list your farms and city perty with Pollard & Bagby, 1009 t Main Street.

Main Street.
your property with us for rent or
sale. Brooks & Richardson, Inc., 14
h Eighth. Randolph 5146. ults, list your property with O. C. 22 North Ninth Street. D TRUST COMPANY, Real Es-

Seventh and Main S reets. ulta, list your property with ua. Wanted, to hear from owner of or unimproved land for sale, immediately, stating lowest and full particulars. O. Hawley, aldwib, Wis.

List Your Vacant Property MEYER KALMAN, sell endeavor to secure a spant. REAL ESTATE FOR SALE Wanted-Real Estate

WE HAVE A GLIENT For a 6, 7 or 8-room house for home in the West End or North Richmond.

See Mr. Miller, SCHMIDT, WILSON & RICHARDSON, 26 North Eighth St.

ALCHONS-LEGALS

EQUITABLE LOAN SOCIETY, INC. properly come before the meeting.
ORDWAY PULLER,

MEETINGS—Stockholders' meeting. The annual meeting of the stockholders of the Union Bank of Hiramond will be held in the directors room of said bank on Thursday, January 11 1923, at 12 noon for the election of directors for the ensuing year and such other business as may properly come before the meeting. C. C. Barasdale, cashier.

Phanters National Bank
RICHMOND, Va. December 9, 1921
The regular annual meeting of the
shardenders of this bank will be ned at
their banking Libra at 12 occurs noon on
their banking Libra at 12 occurs noon on
of directors, and for the election
any other backers which may properly
come before said meeting.

WARREN St. GODDARD.

Camber

OFFICE GUARANTEE BUILDING GEORGE C. JEFFERSON,

Secretary.

AMERICAN TRUST COMPANY.
DIVIDEND NOTICE.
December 21, 1922.
The directors of this company have this day declared a dividend of 10 per cent on the common capital stock, payable December 11, and also the regular quarterly dividend of 10 per cent on the

B. C. LEWIS, JR.,

B. C. LEWIS, JR.,

Secretary.

AMERICAN NATIONAL BANK.

DIVIDEND NOTICE.

December 21, 1922.

The directors have this day declared a dividend of 1 per cent upon the stock of this bank, payable January 1, 1923.

O. B. Hilli, Cashler.

Alemmend, Va., December 19, 1922.

Dividend No. 16. The Directors of the Savings Hank of Richmond have this day declared a quarterly dividend of four (4) per cent upon the capital stock of this lank, amounting to eight thousand dollars (18,000), payable January 2, 1924.

Dividend checks will be mailed.

JAMES M. BALL,

Cashier.

MERCHANTS NATIONAL BANK,
Richmond, Va.
The regular annual meeting of the
stockholders of the Merchants National
Bank of Richmond, Va. for the election
of directors, for the ratification of the
acts of the directors for the last fiscal
year and for the transaction of any other
business which may properly come before the said meeting will be held Tuesday, January 9, 1923, at 11 A. M. in the
banking rooms of the bank, 1101 East
Main Street, Richmond, Va.
JOHN C. WHITE,
Vice-President and Cashier,
DIVIDEND NOTICE.

DIVIDEND NOTICE.
WEST END BANK OF RICHMOND. The Directors of this Bank have this The Directors of this bank have this day declared the semiannual dividend of five (5%) per cent and an extra dividend of one (1%) per cent on the capital stock, payable January 2, 1923, to stockholders of record as of December 27, 1922. Checks will be mailed.

CHAS. K. WILLIS, Vice-President.

SHAREHOLDERS MEETING.
AMERICAN NATIONAL BANK,
RICHMOND, VIRGINIA.
The regular annual meeting of the
chyreholders of this bank will be held on
Tuesday, January 5, 1923, at twelve o'clock
noon, at its banking house, corner Tenth
and Main Streets, for the election of dirrectors and such other business as may
proyerly come before the meeting.

O. B. HILL. Cashler.

FIRST NATIONAL BANK,
RICHMOND, VA.
The regular annual meeting of the
stockholders of the First National Bank, of
Richmond, Va., for the election of directors, for the ratification of the acts of
the directors for the last fiscal year, and
for the transaction of any other business
which may properly come before the said
meeting, will be held TUESDAY, JANUARY 3, 1923, at 12 moon, in the directors'
room of the bank, Ninth and Main Streets,
Richmond, Va.
JAMES M. BALL, JR., Cashler.

V. ROINIA TRUST COMPANY,

JAMES M. BALL, JR., Cashler.

V. RGINIA TRUST COMPANY,
Richmond, Va.

December 19, 1922.

The Directors of this Company have
this day declared a dividend of 2½%,
payable on and after January 1, 1923, to
stockholders of record on December 27,
1922.

L. D. AYLETT.

L. D. AYLETT,

HI OAD STREET BANK. The annual meeting of stockholders of the Broad street Hank of Richmond will be held at hoir banking house, 530 East Broad Street at 12 o'clock, noon, on Tuesday, Januar, 9, 1923, for the election of directors for the enauing year and the transaction o' any other business which may properly come before the meeting. may properly come before the meetirg.

AUCTIONS-LEG ILS Legal Notices

THE UNION BANK OF RICHMOND.

The Directors of this bana have today declared the usual quarterly dividend of 4% on its capital slock, payable out of the earnings of this quarter on January 1st to st. sholders of record as of December 20th. Checks will be matied.

C. C. BARKSDALE,

Cashler.

MEETING—Richmond, Va., Dec. 28, 1922
The annual meeting of the Stockholders of the Bank of Richmond Inc., will be held on Fuesday, January 9, 1923, at 12:39 o'clock P. M., at 501 East Main Street, Richmond, Va. Lewis D. Crenshiw, Jr., Cashter,

DISCLAS GLASSICIED

TRUSTEES AUCTION SALE
THE SMITH FARM, IN HANOVER
COUNTY, NEAR EAST ATLEE
STATION

Mann, and on the east by the land of John Mann, and on the east by the land of W. H. Isbell.
TERMS will be announced at the

By HARRISON & BATES Real Estate Auctioneers 723 East Main Street



TRUSTEE'S AUCTION SALE
OF
STOCK OF GROVERIES, FINE REFRIGERATOR, COMPUTING
SCALES, ETC.

By virtue of a deed of assignment from J. R. Andrews to me as trustee, I will sell on the premises, in front of Byrd Park.

No. 2512 BEVERLY STREET. THURSDAY, JANUARY 4, 1923,

Vice-President.

PLANTERS' NATIONAL BANK.
Richmond, Va., December 26, 1922.
The Directors of this Bank have today declared the regular quarterly dividend of 4% and an extra dividend of 2%, maising a total of 6% on the capital stock, payable to sharenolders January 2, 1923, as of record December 28, 1922.
Checks will be mailed.

WARREN M. GODDARD,
Cashior.

SHAREHOLDERS' MEETING.

SHAREHO

TERMS: Cash.
H. W. GOODWYN,
Trust THE VALENTINE AUCTION CO., INC. Auctioneers.

N THE DISTRICT COURT OF THE UNITED STATES FOR THE EASTERN DISTRICT OF VIRGINIA.

In the Matter of CLAY W. JONES, No. 2873, Bankrupt Bankruptcy ORDER OF NOTICE FOR DISCHARGE. On this 30th day of December, A. D.

1922, on reading the petition for discharge of the bankrupt, it is
Ordered by the court, That a hearing be had upon the same on the 31ST DAY
OF JANUARY, A. D. 1923, before said court, at Riemmond, in said district, at 12 o'check noon, and that notice thereof be pure and in the Times-Dispatch, a newspaper printed in said district, and that said known creditors and other persons in therest may appear at the said time and place, and show cause, if any they have, why the prayer of the said petitioner should not be granted.

And it is further ordered by the court, That the clerk shall send by mail to all known creditors copies of said petition, and this order addressed to them at their places of residence as stated.

Witness the HONORABLE D. LAWIII RENCE GRONER, Judge of the said court and the seal thereof, at Richmond, in said district, on the 30th day of December A. D. 1922. On this 30th day of December, A. D.

ber A. D. 1922. JOSEPH P. BRADY. (Seal) BENJ. LOVENSTEIN, ESQ., Attorney for Bankrupt

RICHMOND APPROPRIATES \$11,827,313 FOR NEW CONSTRUCTION WORK IN 1922

\$ 3.094,476 00 2.652,547 00 496,514 00 361,508 00 1,002,500 00 210,818 00 10.596 00 22,000 00

\$ 164,405 00 146,839 00 1.953,662 0

BUILDING WORK HERE IN 1922 SHOWS TREMENDOUS INCREASE

Sum of \$15,116,912 Expended for All Sorts of Construction in Richmond, 6.7 Per Cent More Than Total for the Year Preceding.

Petersburg Youth May Die, State Highway Commission Result of Collision With Telegraph Pole.

PETERSBURG, VA., Dec. 30.-Gr. Rose, 21, of 501 Mistletoe Street, this city, is in the Hopewell Hospital with a severed jugular vein as the result of the automobile in which he was riding last night colliding with a telegraph pole on the Hopewell-Petersburg Pike about eight miles

from Petersburg. Glaring headlights are said to have at 3 o'cleck P. M.

Small stock of Groceries, consisting of Canned Peas, Peaches, Cherries, Sweet Potatoes, Eagle Milk, Soaps, Baking Powders, etc., Cocoa, Cereals, Gelatine, Hottled Catsup, Salad Pressing, Pickles, Soap2, Washirts Powders, etc.

Also the following flatters of the consisting processing processing for the constant of the constant of

AGBY-Diad, at her son's residence, 568 North Twenty-third Street, J. E. Bagby, at 10:55 P. M., December 30, Mrs. Martha A. Bagby, widow of the late J. W. Bagby, She is survived by two sons, J. W., J. E. Bagby; four daughters, Mrs. Annie Johnson, Mrs. Abe Johnson, of this city, Mrs. F. G. Piliman, Mrs. Annie Burton. Funeral notice later.

DISPLAY CLASSIFIED

TRUSTEES' SALE

Modern electrically equipped mill nd lumber yard. Two blocks of round, with Pennsylvania and outhern Raliway sidings. Six miles rom Washington on a concrete road.

CARTER BROTHERS Alexandria, Virginia

\$5.00 READING \$5.00 Eyeglasses and Spectacles examine your eyes and glasses made in our own shop.

Grants Application of

The application was presented by Frank W. Davis, former member of caused the accident. As the car which was occupied by Rose and two present chalrman of the board of supervisors of Brunswick County, and Major Marvin Smithey, member of the House of Delegates from Lawrenceville. It was stated by the

and seventy-five pames. A short reproductive purposes.

memorial will be read to the six

The largest purposes during the past par. J. Vaughan Gray

LATIN-AMERICA TRADE TAKING DEEPER ROOT

This Country Steadily Gaining on European Rivals. Large Scale Reproductive Investments of American Capital Bringing Permanent Benefits.

By Julius Klein.

Director Bureau Foreign and Do-mestic Commerce. With all due allowance for that excan trade relations. This is especially so if we view the situation in its proper perspective, not as a contrast to the hectic variations of 1915-20, but rather in comparison with the normal progress before the war.

more or less obvious feature of com-mercial interchange is the increas-ing stability of the basic economic situation in the Southern republics. Their recent progress out of the confusing welter of post-war inflation sition and collapse has been truly remark. react and collapse has been truly remark, able, even if certain unfavored aspects, such as the Brazilian financial position, the Mexican political situation, and the delayed progress in Cuba, be taken into account. These basic improvements are an encouraging indication of the latent economic strength of these new lands—new from the point of view of world commerce and diversified industry.

Trend Towards U. S. Permanent.

Feact favorably upon the industrial rand graph with and general economic position of that important country. The electrical important country.

Trend Towards C. S. Permanent.
The recoveries which became evident during the year, particularly within the last few months, are ittelly to affect profoundly and permanently the currents of commerce among the American republics. They are not phenomena of a passing moment, but are, on the contrary, the elements out of which the lasting edifices of trade and industry have been constructed in other, more detection of the contract of the been constructed in other, more developed lands. Among these new inter-American bonds may be mentioned such factors as large-scale riproductive investments, measures for the assurance of international peace and order, the establishment of heace and order, the establishment of more effective means of communica-tion, such as increased mileage of railways, new cable lines, and more efficient steamer service.

The renewal of large-scale immi-

gration from Europe is also a very encouraging sign, since population is one of the greater needs of the sparsely inhabited areas of the South hen, too, the revival of the competi-

Thermits for 2.135 new buildings at an estimated cost of \$11.527.313, and cost of the continued cost of the designed a quarterly declared a quarterly declared

County Supervisors.

Brunswick County is to have five miles more of concrete highways. That was settled yesterday, when the state Highway Commission granted the application of the supervisors of Hrunswick County for the construction of five miles of concrete roadway from the intersection of Routes 1 and 12, at Edgerton, to extend through the corporate limits of Lawrenceville.

The application was presented by Frank W. Davis, former member of Frank W. Davis, former member of the supervisors of Lawrenceville.

The application was presented by Frank W. Davis, former member of the supervisors of Lawrenceville. a much less rapid rate in the future than will be the case with our trade in the River Plate countries, Prazil

Our Investments Vital Aid of the Heure of Delegates from Lawrenceville. It was stated by the two representatives of the supervisors that the county hal arranged to advance \$195,000, with which to complete the work, and that the money was in hand.

The application for this highway improvement was made under the provisions of the Robertson act and when the concrete is laid will link floute 12 from Norfolk to Danville. Mr Davis has for some time been working to raise the necessary funds in Lawrenceville to advance to the Highway Commission, under the Highway Commission, under the Highway Commission, under the terms of the Robertson act, for concreting five miles of the roadway in Brunswick County, extending through the corporate limits of Lawrenceville and when the arrangements had been completed, the supervisors, by vote of 1 to 1, decided to apply to the commission to improve the highway.

To Hold Watch Night Service.

The congregation of Immanuel Eaptist Church will watch by the leasted of the Old Year tonight until it passes away, and will give a warm welcome to the "Eabe, 1923," as it is ushered in wearing its swandling clothes. The large choir, led by Mrs. Peter Yates Brinton, will render the Christmas music. As indicated above, the first half was stated by the of 1922 saw a continuation of the 1921

warm welcome to the "Babe, 1923."
as it is ushered in wearing its swap.
dling clothes. The large choir, led
by Mrs. Peter Yates Brinton, will
render the Christmas music.
Prof. Jesse H. Binford will be one
of the chief speakers of the occasion. Rev. George Tyler Terrell
stances these amounts were used for
will preach the evening sermon, takding clothes. The large choir, led by Mrs. Peter Yates Brinton, will render the Christmas music.

Prof. Jesse H. Binford will be one casion. Rev. George Tyler Terredi will preach the evening sermon, taking as his subject "The Challenge of the improvement of the financial position of temporarity embarrassed will be read to the chemical position of temporarity embarrassed and seventy-five names. A short membership, centaining four hundred and seventy-five names. A short members who have died durins the past ear. J. Vaurian Gray

It is disconting see now her sales of the see now her sales at the past five in the built up in the floated in this country and there are pending about \$220,000,000 were the floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are pending about \$220,000,000 were floated in this country and there are headed in this country and there are future.

The H. B. Ferrell, Of Evansville, Inc. Saunders D. McC. Thornton, near future.

The least five unit depth of their

ulate considerably the development of he enormous latent resources of that country, in which American capital is with all due allowance for that exuberant enthusiasm for superlatives
which is usually associated with
things Latin-American, it is safe to
say that the year 1922 brought a
notable improvement in inter-Ameri
can trade relations. This is especially

City of Montevideo, which will give

proper limits. This is obviously to

The needs for capital in Latin-America are almost unlimited. Latent wealth is aliuringly accessible in many places, but a certain restraint and moderation is indispensable in any plans involving the exploitation of these regions if the developments are to be kept within the bounds of economic sobrlety. Thus far none of the major flotations which have been made in this country on behalf of Latin-American in-

Payment to Colombia.

The most notable activities on the South American Continent during the year have been those in Colombia and Argentina. American capital has been quite active in the capital has chased about \$110,000,000 worth, or 20 per cent of our total Southern sales. The other customers following in order, were Argentina, about \$12,000,000 worth or 17 per cent, Brazil, about \$12,000,000 worth, or 7 per cent, and Chile, about \$21,000,000 worth, or 7 per cent, and Chile, about \$21,000,000 worth, or 7 per cent, and Chile, about \$21,000,000 worth or 18 per cent, and Chile, about \$21,000,000 worth or 19

Germany Eliminated.

There has been some alarm in cer-tain America export circles regard-ing the increasing intensity of Euro-pean competition in the leading trade centers of Latin-American countries during the last year. Thus far, howduring the last year. Thus far, however, no seriously disturbing factors have developed in this regard. A renewal of European efforts to regain at least part of the old ground was inevitable, but any thought that Europe can retain at an early date to its domination of the larger markets at the pre-war ratio is out of the total imports of Latin America, approximating \$1,400,000,000 of the United States and the United Kingdom were on almost exactly the same footing

inability to effect prompt delivery and to approach anywhere near her pre-war qualities of merchandise Her most serious loss has, of been in her distributing organizations throughout Latin America, which comprised her great asset in the trade of that area before the war. Unless she can induce British and American manufacturers to supply her immediately with large quanti-tles of merchandise for distribution thes of merchandise for distribution through her hands in the Southern markets—which is extremely unlike-ly—it is difficult to see how her sales of machinery can be built up in the

00,000 from the United States. This into is still far from the pre-war relationship, which in 1913 showed Argentine imports from the United Kingdom of about \$149,000,000 (U.S. currency), as against those from the United States of \$70,000,000. The British advances elsewhere in South America have been less rapid than in the Argentine, and in those instances Trend Towards U. S. Permanent.

The recoveries which became evident during the year, particularly within the last few months, are likely to affect profoundly and permanently the currents of commerce among the American republics. They are not phenomena of a passing moand national (C., 1922, by N. Y. Evening Post, Inc.)

GARRETT & MASSIE BANQUET EMPLOYES

"Family Affair" Enlivened With Pro-

Duties Represent More Than \$1,225,-000 Annually, Figures

'Mous Richmond has grown in twentyompetition in the leading trade five years from a port whose collec-of Latin-American countries tions aggregated not more than \$20. 600 annually to one of the most

States and the United Kingdom were on almost exactly the same footing with quetas of approximately \$240, 600,000 and \$345,000,000, respectively. Germany was third, with about \$220, 600,000. Any thought of a return to this situation is, of course, absurd, as is likewise any assumption that we can hold the very large predominance gained temporarily in 1919-20.

Germany has been completely climinated from the picture and there are no signs whatever of any material recovery on her part. Her much discussed advantage of low quotations in greatly depreciated marks has been completely obliterated by her inability to effect prompt delivery.

735.42; December, \$79.051.88. ROYAL ORDER OF LION'S TO INSTALL OFFICERS

Attorney-General Saunders Will De-liver Address of Welcome Tomorrow Night.

Newly elected officers of the Royal Order of Liona, locan Den, will be installed tomorrow night at the reginstalled tomorrow night at the reg-ular meeting to be held in Henry Hall. The officers are: W. E. Hock-ett, royal past president; J. O. Kirk, royal president; D. McC. Thornton,